

Postal Savings System

tive, who will be provided with an application form, which shall be properly filled out by the intending depositor.

WITHDRAWALS NOT MADE IN PERSON.

27. When, for good and sufficient reason, a depositor is unable to appear in person to make a withdrawal, a blank order for the purpose will be furnished upon his application by mail or at the request of his representative. When the order has been properly filled out and signed by the depositor, his signature witnessed by a disinterested person, and the order returned to the postmaster, together with each certificate to be paid properly indorsed, payment will be made to the depositor's representative, or a money order covering the amount withdrawn, less the money-order fee, will be forwarded to the depositor.

28. When a depositor who is unable to appear in person desires to withdraw the interest payable on any certificate, the bank order furnished will be accompanied by a receipt for the interest to be paid. Upon return of such papers, properly signed by the depositor, the postmaster will make payment as provided in paragraph 27.

DEATH OF DEPOSITOR.

29. In case of the death of a depositor the amount standing to his credit will be paid to the executor or administrator of his estate upon compliance with necessary requirements. In case of the death of a depositor intestate, where no formal administration is desired by his relatives, the Third Assistant Postmaster General may authorize the postmaster, upon obtaining an affidavit in proper form, to pay the amount to the persons entitled under the State laws to receive it.

ACCOUNT OF WOMAN WHO MARRIES.

30. A woman who opens an account and afterwards marries should present her postal savings certificates to the postmaster at the issuing office in order that the certificates may be indorsed as payable to her in her new name. The postmaster will receive no further deposits from a woman who marries and fails to comply with this requirement.

POSTAL SAVINGS BONDS.

31. A depositor may exchange the whole or any part of his deposits in sums of \$20, or any multiple of \$20 up to and including \$500 for United States registered or coupon bonds bearing interest at the rate of 2½ per cent per annum, payable semiannually, redeemable at the pleasure of the United States after one year from date of issue, and both principal and interest being payable 20 years from such date in United States gold coin.

The exchange may be made as of January 1 and July 1 of each year.

32. A depositor desiring to convert his postal savings deposits into bonds on January 1 and July 1 of any year shall make application to the postmaster at least one month previously on a form which will be supplied in triplicate for the purpose. At the time of making application the depositor shall indorse and surrender postal savings certificates covering the amount of the bonds desired, and the postmaster will give him a receipt for the certificates. When the bonds applied for have been issued by the Secretary of the Treasury, he will forward them to the depositor. The exchange is considered as taking effect on the date when the bonds begin to bear interest (January 1 or July 1), and any yearly interest due on the certificates surrendered will be paid by the postmaster on or after that date.

33. Postal savings deposits which have been exchanged for bonds are not counted as a part of the maximum of \$500 allowed one depositor and there is no limitation upon the amount of postal savings bonds which may be acquired by a depositor.

34. Postal savings bonds are exempt from all taxes or duties of the United States, as well as from taxation in any form by or under State, municipal, or local authority.

35. Postal savings bonds can be procured only by the surrender of postal savings deposits and will not be issued to persons who are not depositors, but whether in registered or coupon form they may, after receipt by the depositor, be sold or transferred at any time. A leaflet containing additional information concerning postal savings bonds may be obtained from the postmaster.

INFORMATION.

36. Further information concerning the Postal Savings System may be obtained by application at any depository post office or by addressing the Third Assistant Postmaster General, Division of Postal Savings Washington, D. C.

A. S. Burleson,
Postmaster General.

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